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Abstract: The article offers information on the provisions of the new health-care reform bill, to be effective till 2015. According to the new bill, the insurer will have to provide required help to the insuree if he falls sick during the course of the premiums. Preventive services including costly vaccines, colon-cancer screenings, and diabetes will be provided free of cost. One can continue with one's parents' insurance plan in case its employer does not offer any health-care plan. INSET: What else is coming.

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Reform School

Much of the new health-care reform bill will take effect in stages between now and 2015, but many Americans still don't understand what the changes are, according to a summer poll by Harris Interactive. Whatever your politics, it's worth knowing what will happen — so you can take advantage

You get free stuff

So there's the flu shot... and cholesterol test... and, damn, annual checks add up. But now you can score preventive services — like costly vaccines, colon-cancer screenings, and diabetes tests — for free. New plans have to cover all of certain preventive measures. ("New" means a plan you sign up for after September 22; existing plans are exempt, but there are new limits on how much your costs can rise from now on.) See healthcare.gov for a list of gratis care options, and then stop making excuses and go see your doctor.

You can't be dropped

"Applying for health insurance on your own is really, really complicated," says David Nather, author of *The New Health Care System*. "Nobody can remember every little thing they need to report." Old loopholes let insurers use tiny glitches, like forgetting to report a blood-pressure spike, as grounds for dropped coverage. But now, as long as you pay your premiums, it's illegal for insurers to drop you if you become suddenly, expensively sick. If you think you've been dumped unfairly, you can appeal — and actually win.

You can stay on Worn and Dad's plan

Who knew the feds would make it easier to mooch off your parents? Now you can live away from the folks and even be married (as long as you're under 26) and still be on their health-care plan. "As long as your employer doesn't offer coverage, you're eligible," says U.S. Health and Human Services Secretary Kathleen Sebelius. So if you were recently shown a pink slip or you work for an employer who doesn't offer health coverage, reenroll on your parents' plan. It should save you a bundle.

You won't be slapped with a major bill

Plans that maxed out at a certain dollar amount (\$1 million, say) were fine for the fit and healthy, but they could destroy people with catastrophic injuries or chronic illnesses. New and renewed plans can no longer carry maximum limits on essential benefits like hospital stays, and starting in 2014, they won't carry annual dollar limits either. "Some insurers said, 'We'll cover up to 30 days in the hospital, but only after the first day.' Of course, all the major expenses occur in the first day," Nather says. "This moves us away from plans with holes so enormous you could drive a truck through them."

What else is coming now

A 10 percent tax on tanning salons went into effect this summer. One more reason to avoid this skin-cancer-causing habit.

2011

Chain restaurants and vending machines must clearly list complete calorie counts for their foods. (Chains must provide more nutrition stats if you ask.)

2014

Insurers will have to cover everyone, regardless of preexisting conditions. Also, special tax credits — up to half off their share of health-insurance premiums — will be available to qualifying businesses with fewer than 25 employees.

2016

If you don't have insurance, you'll have to pay \$700 or 2.5 percent of your household income, whichever's higher.

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